

<i>SERFF Tracking Number:</i>	<i>HARL-126037246</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Hartford Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41574</i>
<i>Company Tracking Number:</i>	<i>IPD-HL-LPJ-09</i>		
<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Lifetime Income Portfolio Riders</i>		
<i>Project Name/Number:</i>	<i>2009 Lifetime Income Portfolio Riders/Apps Filing/IPD-HL-LPJ-09</i>		

Filing at a Glance

Company: Hartford Life Insurance Company

Product Name: Lifetime Income Portfolio Riders SERFF Tr Num: HARL-126037246 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved-Closed State Tr Num: 41574

Sub-TOI: A03I.002 Flexible Premium Co Tr Num: IPD-HL-LPJ-09 State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Authors: Kenneth Bach, Jane

Chapman, Lindsay Cooper, Ginger

Morgan, Tiffany Heist

Date Submitted: 02/17/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Lifetime Income Portfolio Riders/Apps Filing

Project Number: IPD-HL-LPJ-09

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/19/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 02/19/2009

Created By: Lindsay Cooper

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tiffany Heist

Filing Description:

Hartford Life Insurance Company - FEIN: 06-0974148; NAIC: 88072-091

Optional Variable Annuity Benefit Riders - Form #: HL-LPS-09; HL-LPJ-09; HL-PBG-09

Attached for your review and approval is a copy of the above captioned individual variable annuity riders. These are new forms and do not replace any previously approved forms. We plan to offer the optional riders in connection with new sales of our previously approved variable annuity contracts. The Company may also offer these riders to our in-force variable annuity contract owners.

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Company Tracking Number: IPD-HL-LPJ-09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Lifetime Income Portfolio Riders
Project Name/Number: 2009 Lifetime Income Portfolio Riders/Apps Filing/IPD-HL-LPJ-09

Please note that these forms are identical to the forms that we are submitting concurrently via a separate filing for the Hartford Life and Annuity Insurance Company, except for the form number and Company reference. We suggest that you review the two submissions together.

The optional riders may be elected for an additional charge, and provide for withdrawal and death benefits as follows:

The Hartford's Lifetime Income Portfolios riders provide lifetime income benefits and a guaranteed minimum death benefit. There are "single life" and "joint life" versions of this rider: Form Number: HL-LPS-09 (Single Life) and Form Number: HL-LPJ-09 (Joint Life).

The Hartford's Premium Back Guarantee Rider provides for a guaranteed return of premium withdrawal feature and a guaranteed minimum death benefit: Form Number: HL-PBG-09.

The bracketed items are variable and may be modified on a non-discriminatory basis, as described in the Statement of Variables for each rider. Since these forms are subject to federal jurisdiction, they are exempt from your state's readability requirements. Unless otherwise informed, we reserve the right to alter the layout, format, color, and typeface of these forms.

If you have any questions regarding this submission, please contact me at (860) 843-7424 or Jane Chapman at (860) 843-9808. We look forward to receiving your approval of these forms.

Sincerely,
Kenneth Bach
Compliance/Contract Consultant
Annuity State Filing
860-843-7424
Kenneth.bach@hartfordlife.com

Company and Contact

Filing Contact Information

Kenneth Bach, Compliance/Contract Consultant
Kenneth.Bach@hartfordlife.com
200 Hopmeadow Street 860-843-7424 [Phone]
Simsbury, CT 06089 860-843-8014 [FAX]

Filing Company Information

Hartford Life Insurance Company	CoCode: 88072	State of Domicile: Connecticut
200 Hopmeadow Street	Group Code: 91	Company Type: Life

SERFF Tracking Number: HARL-126037246 State: Arkansas
Filing Company: Hartford Life Insurance Company State Tracking Number: 41574
Company Tracking Number: IPD-HL-LPJ-09
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Lifetime Income Portfolio Riders
Project Name/Number: 2009 Lifetime Income Portfolio Riders/Apps Filing/IPD-HL-LPJ-09
Simsbury, CT 06089 Group Name: State ID Number:
(860) 547-5000 ext. [Phone] FEIN Number: 06-0974148

Filing Fees

Fee Required? Yes
Fee Amount: \$60.00
Retaliatory? No
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Life Insurance Company	\$60.00	02/17/2009	25764326

SERFF Tracking Number: HARL-126037246 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/19/2009	02/19/2009

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Statements of Variables	Tiffany Heist	02/19/2009	02/19/2009

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<i>TOI:</i>	<i>A03I Individual Annuities - Deferred Variable</i>	<i>Sub-TOI:</i>	<i>A03I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Lifetime Income Portfolio Riders</i>		
<i>Project Name/Number:</i>	<i>2009 Lifetime Income Portfolio Riders/Apps Filing/IPD-HL-LPJ-09</i>		

Disposition

Disposition Date: 02/19/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: HARL-126037246 State: Arkansas

Filing Company: Hartford Life Insurance Company State Tracking Number: 41574

Company Tracking Number: IPD-HL-LPJ-09

TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Lifetime Income Portfolio Riders

Project Name/Number: 2009 Lifetime Income Portfolio Riders/Apps Filing/IPD-HL-LPJ-09

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	No	
Supporting Document	Application	No	
Supporting Document	Life & Annuity - Acturial Memo	No	
Supporting Document	Statements of Variables	Yes	
Form	The Hartford's Lifetime Income Portfolio Rider – Joint Life/Spousal	Yes	
Form	The Hartford's Lifetime Income Portfolio Rider – Single Life	Yes	
Form	The Hartford's Premium Back Guarantee Rider	Yes	

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Amendment Letter

Submitted Date: 02/19/2009

Comments:

The Statement of Variables is now attached for each Rider.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Statements of Variables

Comment:

HL-LPJ-09 STMT OF VARIABLES.pdf

HL-LPS-09 STMT OF VARIABLES.pdf

HL-PBG-09 STMT OF VARIABLES.pdf

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TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium

Product Name: Lifetime Income Portfolio Riders

Project Name/Number: 2009 Lifetime Income Portfolio Riders/Apps Filing/IPD-HL-LPJ-09

Form Schedule

Lead Form Number: HL-LPJ-09

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	HL-LPJ-09	Policy/Cont The Hartford's ract/Fratern Lifetime Income al Portfolio Rider – Joint Certificate: Life/Spousal Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	HL-LPJ-09.pdf
	HL-LPS-09	Policy/Cont The Hartford's ract/Fratern Lifetime Income al Portfolio Rider – Certificate: Single Life Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	HL-LPS-09.pdf
	HL-PBG-09	Policy/Cont The Hartford's ract/Fratern Premium Back al Guarantee Rider Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	HL-PBG-09.pdf



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

THE HARTFORD'S LIFETIME INCOME PORTFOLIOS RIDER (Joint Life/Spousal)

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. This rider provides a Lifetime Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Lifetime Withdrawal Feature of this rider includes a Payment Base, Lifetime Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Covered Life. The Contract Owner (provided the Contract Owner is a person) and the Contract Owner's spouse (provided the spouse is a joint owner or Beneficiary who is eligible for spousal continuance). The Annuitant (provided the Contract Owner is not a person) and the Annuitant's spouse (provided the spouse is a Beneficiary who is eligible for spousal continuance).

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payments adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Lifetime Benefit Payment (LBP). The LBP is equal to the applicable Withdrawal Percentage multiplied by the Payment Base. This amount is used to determine the change in the PB, NIB and DB following a Partial Surrender in any Contract Year that is on or after the youngest Covered Life's Lifetime Income Eligibility Date.

Lifetime Income Eligibility Date. The attained age [59 ½] of the youngest Covered Life at which Lifetime Benefit Payments can begin.

Lifetime Withdrawal Feature. A series of Lifetime Benefit Payments payable in each Contract Year following the youngest Covered Life's Lifetime Income Eligibility Date until the death of any Covered Life. The LBP may be continued after the death of any Covered Life if spousal continuation is elected.

Net Investment Base (NIB). The basis used for comparison to the Contract Value for the sole purpose of determining when the Auto Reallocation Provision is triggered. This value is equal to Your Premium Payments plus any Payment Enhancements, if applicable, adjusted for partial Surrenders as defined in this rider.

Partial Surrender. A withdrawal of some, but not all of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Payment Base (PB). The basis for determining the Lifetime Benefit Payment and Rider Charge. Your PB is subject to a maximum of \$5,000,000.

Threshold. The Threshold is equal to [4.5%] multiplied by the Payment Base. This amount is used to determine the change in the PB, NIB and DB following a Partial Surrender in any Contract Year that is before the youngest Covered Life's Lifetime Income Eligibility Date.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your LBP on or after the Lifetime Income Eligibility Date. If the youngest Covered Life is eligible for a LBP on the rider effective date, the WP is [4.5%] regardless of the attained age of the youngest Covered Life.

If the first Partial Surrender occurs prior to completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, upon attainment of the Lifetime Income Eligibility Date, the WP is set at [4.5%] and will never change.

If the first partial Surrender occurs after completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, the WP will reset on the date signifying completion of the [fifth] year from the rider effective date and will increase on every birthday thereafter that brings them into a new Withdrawal Percentage age band. The WP will reset based on the attained age of the youngest Covered Life as follows:

<u>Attained Age</u>	<u>Withdrawal Percentage age band</u>
[59 ½ -64	4.5%
65-69	5.0%
70-74	5.5%
75-79	6.0%
80-84	6.5%
85-89	7.0%
90 +	7.5%]

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:
 - a) the PB equals Your initial Premium Payment plus any applicable Payment Enhancements; and
 - b) the DB equals Your initial Premium Payment; and
 - c) the NIB equals Your initial Premium Payment plus any applicable Payment Enhancements, if applicable; and
 - d) the Threshold, if applicable, is [4.5%] multiplied by the PB; or
 - e) the LBP, if applicable, is the WP, set at [4.5%] on rider effective date, multiplied by the PB.
2. If this rider is effective after the Contract Issue Date:
 - a) the PB equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the NIB equals the Contract Value on the rider effective date; and
 - d) the Threshold, if applicable, is [4.5%] multiplied by the PB; or
 - e) the LBP, if applicable, is the WP, set at [4.5%] on the rider effective date, multiplied by the PB.

II. At attained age 59½, 65, 70, 75, 80, 85 and 90 of the youngest Covered Life:

1. If a Partial Surrender has been taken prior to completing the [fifth] year from the rider effective date, there is no change to the WP or the LBP.
2. If a Partial Surrender has not been taken prior to completing the [fifth] year from the rider effective date:
 - a) On the birthday of the youngest Covered Life immediately following completion of the [fifth] year from the rider effective date and every birthday thereafter that brings the youngest Covered Life into a new age band, the WP will be set to the appropriate percentage based on the current attained age of the youngest Covered Life; and
 - b) the LBP will be equal to the greater of:
 - ii. The WP multiplied by the greater of the current PB or the Contract Value as of the date the above specified ages are reached; or
 - iii. The prior LBP

There is no change in the PB, NIB or DB because of these birthdays.

III. When a Subsequent Premium Payment is made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. The PB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. The DB will be increased by the amount of the subsequent Premium Payment; and
3. The NIB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
4. The Threshold, if applicable, will be equal to [4.5%] multiplied by the greater of the PB or the Contract Value immediately after the subsequent Premium Payment is received; or
5. The LBP, if applicable, will be equal to the greater of:
 - a) The WP multiplied by the greater of the PB or Contract Value immediately after the subsequent Premium Payment is received; or
 - b) The prior LBP
6. the WP will remain unchanged.

IV. When a Partial Surrender is made:

Before the Lifetime Income Eligibility Date, the PB, the NIB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, We will reduce the PB, NIB and DB by the dollar amount of such Partial Surrender(s).

2. For any Partial Surrender that first causes cumulative Partial Surrender(s) in a Contract Year to exceed the Threshold, We will reduce the PB, NIB and DB by the dollar amount of the Partial Surrender that does not exceed the Threshold. For that portion of the Partial Surrender that exceeds the Threshold, We will reduce the remaining PB, NIB and DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

- A = The amount of the Partial Surrender(s) during the Contract Year in excess of the Threshold;
- B = Contract Value immediately prior to the Partial Surrender; and
- C = The Threshold, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

3. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the Threshold, We will reduce the PB, NIB and DB by applying a factor. The factor is as follows:

1 - (A/B) where:

- A = The amount of the Partial Surrender; and
- B = Contract Value immediately prior to the Partial Surrender.

Before the Lifetime Income Eligibility Date, the Threshold will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, the Threshold will be equal to the Threshold immediately prior to the Partial Surrender.
2. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the Threshold, the Threshold will be reset to [4.5%] multiplied by the PB immediately after the Partial Surrender.

On or after the Lifetime Income Eligibility Date, the PB, the NIB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, We will:
 - a) not reduce the PB; and
 - b) reduce the NIB and DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) not reduce the PB; and
 - b) reduce the NIB and DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, We will:
 - a) not reduce the PB by the amount of the Partial Surrender that does not exceed the LBP; and
 - b) reduce the NIB and DB by the dollar amount of the Partial Surrender that does not exceed the LBP.

For that portion of the Partial Surrender that exceeds the LBP, We will reduce the PB, the remaining NIB and the remaining DB by applying a factor. The factor is as follows:

$1 - (A/(B-C))$ where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the LBP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The LBP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the LBP, We will reduce the PB, the NIB and the DB by applying a factor. The factor is as follows:

$1 - (A/B)$ where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

On or after the Lifetime Income Eligibility Date the LBP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, the LBP will be equal to the WP multiplied by the greater of the PB or the Contract Value immediately after the Partial Surrender.
4. If the PB is equal to zero due to Partial Surrender(s), the LBP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the PB and the LBP prior to the Annuity Commencement Date.

V. On the Contract Anniversary:

1. the PB will remain unchanged.
2. the DB will remain unchanged.
3. the NIB will remain unchanged.
4. the WP will remain unchanged.
5. the Threshold, if applicable, is [4.5%] multiplied by the greater of the PB or CV on the Contract Anniversary.
6. the LBP, if applicable, is the WP, multiplied by the greater of the PB or CV on the Contract Anniversary.

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner and the new Covered Life on the effective date of the spousal continuation. The surviving spouse may continue the Contract and the features of this rider:

1. We will continue this rider with respect to all benefits, at the current Rider Charge.
2. The PB will be equal to the greater of Contract Value or PB on the effective date of spousal continuation.
3. The DB will equal the Contract Value on the effective date of the spousal continuation.
4. The NIB will equal the Contract Value on the effective date of the spousal continuation.
5. The LBP will be recalculated to equal the WP multiplied by the PB on the effective date of spousal continuation.
6. The Threshold, if applicable, will be recalculated to equal [4.5%] multiplied by the PB on the effective date of spousal continuation.
7. The WP will be recalculated based on the rules described within the definition of Withdrawal Percentage.
8. The Contract Owner may not name a new Contract Owner on the Contract.
9. The Contract Owner may name a new Beneficiary on the Contract.
10. The rider will terminate upon the death of the surviving Covered Life.

COVERED LIFE CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the Covered Life will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in a Covered Life:

The rider will terminate if the age of the oldest Covered Life after the Covered Life change is greater than the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest Covered Life after the Covered Life change is less than or equal to the issue age limitations of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitations of the rider on a non-discriminatory basis.

Covered Life changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits as follows:

If You and Your Spouse are no longer married, for reasons other than death, then Covered Life Changes may occur as follows:

- a) If Partial Surrender(s) have not been made, You may remove Your former spouse as a Covered Life, and replace such spouse with Your new spouse, if applicable. Upon making this change, the Covered Life will be reset as of the date of such change, and there will be no impact to the PB, NIB and DB. The WP will be reset based on the rules described under the definition of Withdrawal Percentage.
- b) If Partial Surrender(s) have been made, then You may remove Your former spouse as a Covered Life. Upon making this change, the Covered Life will be reset as of the date of such change, and there will be no impact to the PB, NIB and DB. The WP will be reset based on the rules described under the definition of Withdrawal Percentage. Any additional Covered Life changes will follow the rules below.

If any other change causes a change in the Covered Life, then the following will automatically apply:

We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or DB on the effective date of the Covered Life change. The Rider Charge is assessed on the revocation date, and will no longer be assessed thereafter.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.
 - a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.
 - c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.
2. Once the Contract Value is transferred to an approved investment option, the following rules apply:
 - a) You will receive Your then current LBP, which will be equal to Your LBP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.

- b) Ongoing LBP payments will no longer reduce Your Contract Value.
- c) Ongoing LBP payments will continue to reduce the remaining DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement unless spousal continuation is available and elected.
- d) We will no longer accept subsequent Premium Payments.
- e) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the LBP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be terminated.

INVESTMENT RESTRICTIONS

1. We will limit, on the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value and the amount of Contract Value you may allocate to each Sub-Account(s). We will require that You allocate a minimum of [30%] of Your Contract Value to the Sub-Account(s) identified by Us as Fixed Income Sub-Account(s) and/or the Fixed Accumulation Feature. You may choose to satisfy the described investment restriction by creating Your own custom asset allocation model or You may also choose to invest in any predetermined asset allocation models, investment programs, fund of funds Sub-Account(s), or other investment option(s) approved by Us.

If on any Valuation Day, due to performance of the selected Sub-Accounts, the Contract Value is no longer within the allocation of the selected categories, we will not terminate the Lifetime Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [quarterly] to meet then applicable investment restrictions.

2. Auto Reallocation Provision

At the end of each Valuation Day, we will compare Your Contract Value and the NIB. If at the end of any Valuation Day, the Contract Value has decreased [30%] or more below the NIB we will require you to comply with new investment restriction guidelines referred to as the Auto Reallocation Provision Investment Restriction. The Auto Reallocation Provision Investment Restriction requires that a minimum of [70%] of Your Contract Value be invested in Fixed Income Sub-Account(s) that we declare or classify as such from time to time and/or the Fixed Accumulation Feature, if applicable. To satisfy this restriction, We are irrevocably authorized to automatically reallocate your Contract Value, excluding any Contract Value invested in the Fixed Accumulation Feature, to the target allocation as of the end of the Valuation Day on which the Auto Reallocation Provision is triggered. This authorization and the following investment restrictions will continue to apply so long as the rider is in effect, irrespective of changes in Covered Life and/or ownership. The target allocation means the reallocation of your Contract Value to comply with a predetermined asset allocation model, investment program, fund of funds Sub-Account(s) or other investment option(s) approved by Us for purposes of the Auto Reallocation Provision as of [the effective date of this rider.]

- a) Following the automatic transfer to the target allocation, You may reallocate Your Contract Value to any Sub-Account(s), asset allocation models, investment programs, fund of funds Sub-Account(s) or other investment option(s) approved by Us under the Auto Reallocation Provision Investment Restriction.

- b) If on any Valuation Day, due to performance of the target allocation or selected Sub-Account(s), the Contract Value is no longer within the allocation of the selected categories and/or target allocation, we will not terminate the Lifetime Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [monthly] to meet then applicable investment restrictions.
- c) Once the Auto Reallocation Provision Investment Restriction is imposed, You are required to continue to allocate Your Contract Value according to the Auto Reallocation Provision Investment Restriction.
- d) We reserve the right to allow You to reallocate Your Contract Value according to the Rider Investment Restriction not imposed under the Auto Reallocation Provision Investment Restriction.

At the end of each Valuation Day, if the result of the below formula is [.30] or greater, the Auto Reallocation Provision Investment Restriction will be imposed:

1 – (X/Y) where

X = The Contract Value adjusted for all transactions

Y = The NIB, if Y is zero, we deem the difference between the Contract Value and the NIB to be zero.

- 3. We may change these predetermined asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), target allocation, investment classifications or other investment option(s) from time to time, on or after the rider effective date. Should We make this change any transfers required to reallocate the Contract Value will not be used by Us in determining the number of transfers allowed during a Contract Year.
- 4. If these Investment Restrictions are violated and not corrected, the Lifetime Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Lifetime Withdrawal Feature was active. The DB only will continue to apply. Upon reinstatement of your Lifetime Withdrawal Feature following a corrected violation of these Investment Restrictions, Your PB will be reset at the lower of the PB prior to the revocation and Contract Value as of the date of the reinstatement. Your NIB will be set equal to the NIB immediately prior to the Lifetime Withdrawal Feature revocation. Your WP will be set equal to the WP prior to the Lifetime Withdrawal Feature revocation; unless, if the revocation has occurred following the [fifth] year from the rider effective date and no Partial Surrenders have been taken or the first withdrawal was taken following the [fifth] year from the rider effective date and if within the reinstatement period You reach a new age band, then the WP will be set equal to the corresponding WP based on the attained age of the Relevant Covered Life. Your LBP will be recalculated based on the Lifetime Withdrawal Feature values as of the date of the reinstatement. We will deduct a prorated rider charge on Your Contract Anniversary following the reinstatement for the time period between the reinstatement date and Your first Contract Anniversary following such reinstatement.
- 5. We reserve the right to apply Investment Restrictions then in effect in the case of a Covered Life change after [6] months from the rider effective date.

REVOKING THE LIFETIME WITHDRAWAL FEATURE

At anytime following the earlier of spousal continuation or the [fifth] anniversary of the rider effective date, the Contract Owner may elect to revoke the Lifetime Withdrawal Feature of the Rider. The PB, NIB, WP, Threshold, if applicable, and LBP will be reset to zero. Once the Lifetime Withdrawal Feature of this Rider is revoked, it cannot be re-elected by You. We will continue this rider's DB feature only.

We may revoke the Lifetime Withdrawal Feature of this rider as provided under the following provisions of this rider: Spousal Continuation, Covered Life Change, assignment and Investment Restrictions. If We revoke the Lifetime Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Lifetime Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Lifetime Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter. If this rider is revoked under the Spousal Continuation provision, the Rider Charge will not be assessed on the date the rider is revoked.

CONTRACT AGGREGATION

For purposes of determining the PB, NIB, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity Contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate Contracts, We will change the period over which We measure Surrenders against future LBPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year.

We reserve the right to make this benefit available through a company sponsored conversion program.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the LBP may continue under a Life with a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the LBP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Lifetime with a Period Certain option.

RIDER CHARGE

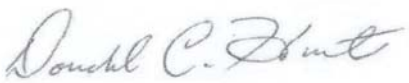
There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the PB and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the PB prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

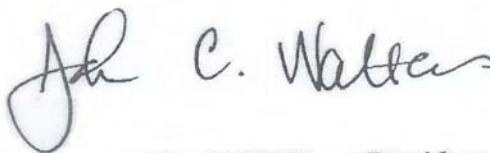
The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Lifetime Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life Insurance Company**

[



Donald C. Hunt, Secretary



John C. Walters, President

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

THE HARTFORD'S LIFETIME INCOME PORTFOLIOS RIDER (Single Life)

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. This rider provides a Lifetime Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Lifetime Withdrawal Feature of this rider includes a Payment Base, Lifetime Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Covered Life. Any Contract Owner, if a person or, if the Contract Owner is not a person, the Annuitant.

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payments adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Lifetime Benefit Payment (LBP). The LBP is equal to the applicable Withdrawal Percentage multiplied by the Payment Base. This amount is used to determine the change in the PB, NIB and DB following a Partial Surrender in any Contract Year that is on or after the oldest Covered Life's Lifetime Income Eligibility Date.

Lifetime Income Eligibility Date. The attained age [59 ½] of the oldest Covered Life at which Lifetime Benefit Payments can begin.

Lifetime Withdrawal Feature. A series of Lifetime Benefit Payments payable in each Contract Year following the oldest Covered Life's Lifetime Income Eligibility Date until the death of any Covered Life.

Net Investment Base (NIB). The basis used for comparison to the Contract Value for the sole purpose of determining when the Auto Reallocation Provision is triggered. This value is equal to Your Premium Payments plus any Payment Enhancements, if applicable, adjusted for partial Surrenders as defined in this rider.

Partial Surrender. A withdrawal of some, but not all, of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Payment Base (PB). The basis for determining the Lifetime Benefit Payment and Rider Charge. Your PB is subject to a maximum of \$5,000,000.

Threshold. Threshold is equal to [5.0%] multiplied by the Payment Base. This amount is used to determine the change in the PB, NIB and DB following a Partial Surrender in any Contract Year that is prior to the oldest Covered Life's Lifetime Income Eligibility Date.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your LBP on or after the Lifetime Income Eligibility Date. If the oldest Covered Life is eligible for a LBP on the rider effective date, the WP is [5.0%] regardless of the attained age of the oldest Covered Life.

If the first Partial Surrender occurs prior to completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, upon attainment of the Lifetime Income Eligibility Date, the WP is set at [5.0%] and will never change.

If the first partial Surrender occurs after completing the [fifth] year from the rider effective date, whether prior to or after the Lifetime Income Eligibility Date, the WP will reset on the date signifying completion of the [fifth] year from the rider effective date and will increase on every birthday thereafter that brings them into a new Withdrawal Percentage age band. The WP will reset based on the attained age of the oldest Covered Life as follows:

<u>Attained Age</u>	<u>Withdrawal Percentage age band</u>
[59 ^{1/2} -64	5.0%
65-69	5.5%
70-74	6.0%
75-79	6.5%
80-84	7.0%
85-89	7.5%
90 +	8.0%]

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:
 - a) the PB equals Your initial Premium Payment plus any applicable Payment Enhancements; and
 - b) the DB equals Your initial Premium Payment; and
 - c) the NIB equals Your initial Premium Payment plus any applicable Payment Enhancements, if applicable; and
 - d) the Threshold, if applicable, is [5.0%] multiplied by the PB; or
 - e) the LBP, if applicable, is the WP, set at [5.0%] on rider effective date, multiplied by the PB.
2. If this rider is effective after the Contract Issue Date:
 - a) the PB equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the NIB equals the Contract Value on the rider effective date; and
 - d) the Threshold, if applicable, is [5.0%] multiplied by the PB; or
 - e) the LBP, if applicable, is the WP, set at [5.0%] on the rider effective date, multiplied by the PB.

II. At attained age 59 ½, 65, 70, 75, 80, 85 and 90 of the oldest Covered Life:

1. If a Partial Surrender has been taken prior to completing the [fifth] year from the rider effective date, there is no change to the WP or the LBP.
2. If a Partial Surrender has not been taken prior to completing the [fifth] year from the rider effective date:
 - a) On the birthday of the oldest Covered Life immediately following completion of the [fifth] year from the rider effective date and every birthday thereafter that brings the oldest Covered Life into a new age band, the WP will be set to the appropriate percentage based on the current attained age of the oldest Covered Life; and
 - b) the LBP will be equal to the greater of:
 - i. The WP multiplied by the greater of the current PB or the Contract Value as of the date the above specified ages are reached; or
 - ii. The prior LBP

There is no change in the PB, NIB or DB because of these birthdays.

III. When a Subsequent Premium Payment Is Made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. The PB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. The DB will be increased by the amount of the subsequent Premium Payment; and
3. The NIB will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
4. The Threshold, if applicable, will be equal to [5.0%] multiplied by the greater of the PB or the Contract Value immediately after the subsequent Premium Payment is received; or
5. The LBP, if applicable, will be equal to the greater of:
 - a) The WP multiplied by the greater of the PB or Contract Value immediately after the subsequent Premium Payment is received; or
 - b) The prior LBP
6. The WP will remain unchanged.

IV. When a Partial Surrender is made:

Before the Lifetime Income Eligibility Date, the PB, the NIB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, We will reduce the PB, NIB and DB by the dollar amount of such Partial Surrender(s).

2. For any Partial Surrender that first causes cumulative Partial Surrender(s) in a Contract Year to exceed the Threshold, We will reduce the PB, NIB and DB by the dollar amount of the Partial Surrender that does not exceed the Threshold. For that portion of the Partial Surrender that exceeds the Threshold, We will reduce the remaining PB, NIB and DB by applying a factor. The factor is as follows:

1 - (A/(B-C)) where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the Threshold;

B = Contract Value immediately prior to the Partial Surrender; and

C = The Threshold, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

3. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the Threshold, We will reduce the PB, NIB and DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

Before the Lifetime Income Eligibility Date, the Threshold will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the Threshold, the Threshold will be equal to the Threshold immediately prior to the Partial Surrender.
2. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the Threshold, the Threshold will be reset to [5.0%] multiplied by the PB immediately after the Partial Surrender.

On or after the Lifetime Income Eligibility Date, the PB, the NIB and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, We will:
 - a) not reduce the PB; and
 - b) reduce the NIB and DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) not reduce the PB; and
 - b) reduce the NIB and DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, We will:
 - a) not reduce the PB by the amount of the Partial Surrender that does not exceed the LBP; and
 - b) reduce the NIB and DB by the dollar amount of the Partial Surrender that does not exceed the LBP.

For that portion of the Partial Surrender that exceeds the LBP, We will reduce the PB, remaining NIB and the remaining DB by applying a factor. The factor is as follows:

$1 - (A/(B-C))$ where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the LBP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The LBP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the LBP, We will reduce the PB, NIB and the DB by applying a factor. The factor is as follows:

$1 - (A/B)$ where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

On or after the Lifetime Income Eligibility Date the LBP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the LBP, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the LBP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the LBP will be equal to the LBP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the LBP and the RMD exception above does not apply, the LBP will be equal to the WP multiplied by the greater of the PB or Contract Value immediately after the Partial Surrender.
4. If the PB is equal to zero due to Partial Surrender(s), the LBP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the PB and the LBP prior to the Annuity Commencement Date.

V. On the Contract Anniversary:

1. the PB will remain unchanged.
2. the DB will remain unchanged.
3. the NIB will remain unchanged.
4. the WP will remain unchanged.
5. the Threshold, if applicable, is [5.0%] multiplied by the greater of the PB or CV on the Contract Anniversary.
6. the LBP, if applicable, is the WP, multiplied by the greater of the PB or CV on the Contract Anniversary.

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner and the new Covered Life on the effective date of the spousal continuation. The following are the effects of a Covered Life change due to spousal continuation:

1. If the Covered Life is less than age [81] at the time of the continuation, then either (a) or (b) will apply as follows:
 - a) If the rider is not currently available for sale, We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The Rider Charge will no longer be assessed.
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The PB, NIB and DB will be recalculated to equal the Contract Value on the effective date of the spousal continuation. The LBP, Threshold, if applicable, and WP will be recalculated based on the oldest Covered Life's attained age on the effective date of the spousal continuation. The WP will be recalculated based on the rules described within the definition of Withdrawal Percentage
2. If the Covered Life is greater than or equal to age [81] on the effective date of the spousal continuation, the rider will terminate. The DB thereafter equals the Contract Value.

COVERED LIFE CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the Covered Life will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in a Covered Life:

The rider will terminate if the age of the oldest Covered Life after the Covered Life change is greater than the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest Covered Life after the Covered Life change is less than or equal to the issue age limitation of the rider in effect at the time of the Covered Life change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis.

1. Covered Life changes within the first [6] months from the Contract Issue Date will not cause a recalculation of the benefits under this Rider.
2. Covered Life changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits under either (a) or (b):
 - a) If the rider is not currently available for sale, We will revoke the Lifetime Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Covered Life change. The Rider Charge will be assessed on the revocation date, and will no longer be assessed thereafter; or
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The PB will be recalculated to the lesser of the Contract Value or the PB on the effective date of the Covered Life change. The NIB will be recalculated to the lesser of the Contract Value or the NIB on the effective date of the Covered Life change. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Covered Life change. The LBP, Threshold, if applicable, and WP will be recalculated. The WP will be recalculated based on the rules described within the definition of Withdrawal Percentage.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your LBPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.
 - a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.
 - c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.
2. Once the Contract Value is transferred to an approved investment option, the following rules will apply:
 - a) You will receive Your then current LBP, which will be equal to Your LBP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.
 - b) Ongoing LBP payments will no longer reduce Your Contract Value.
 - c) Ongoing LBP payments will continue to reduce the remaining DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement.
 - d) We will no longer accept subsequent Premium Payments.
 - e) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the LBP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be terminated.

INVESTMENT RESTRICTIONS

1. We will limit, on the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value and the amount of Contract Value you may allocate to each Sub-Account(s). We will require that You allocate a minimum of [30%] of Your Contract Value to the Sub-Account(s) identified by Us as Fixed Income Sub-Account(s) and/or the Fixed Accumulation Feature. You may choose to satisfy the described investment restriction by creating Your own custom asset allocation model or You may also choose to invest in any predetermined asset allocation models, investment programs, fund of funds Sub-Account(s), or other investment option(s) approved by Us.

If on any Valuation Day, due to performance of the selected Sub-Accounts, the Contract Value is no longer within the allocation of the selected categories, we will not terminate the Lifetime Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [quarterly] to meet then applicable investment restrictions.

2. **Auto Reallocation Provision**

At the end of each Valuation Day, we will compare Your Contract Value and the NIB. If at the end of any Valuation Day, the Contract Value has decreased [30%] or more below the NIB, we will require You to comply with new investment restriction guidelines referred to as the Auto Reallocation Provision Investment Restriction. The Auto Reallocation Provision Investment Restriction requires that a minimum of [70%] of Your Contract Value be invested in Fixed Income Sub-Account(s) that we declare or classify as such from time to time and/or the Fixed Accumulation Feature, if applicable. To satisfy this restriction, We are irrevocably authorized to automatically reallocate your Contract Value, excluding any Contract Value invested in the Fixed Accumulation Feature, to the target allocation as of the end of the Valuation Day on which the Auto Reallocation Provision is triggered. This authorization and the following investment restrictions will continue to apply so long as the rider is in effect, irrespective of changes in Covered Life and/or ownership. The target allocation means the reallocation of your Contract Value to comply with a predetermined asset allocation model, investment program, fund of funds Sub-Account(s) or other investment option(s) approved by Us for purposes of the Auto Reallocation Provision as of [the effective date of this rider].

- a) Following the automatic transfer to the target allocation, You may reallocate Your Contract Value to any Sub-Account(s), asset allocation models, investment programs, fund of funds Sub-Account(s) or other investment option(s) approved by Us under the Auto Reallocation Provision Investment Restriction.
- b) If on any Valuation Day, due to performance of the selected Sub-Account(s), the Contract Value is no longer within the allocation of the selected categories and/or target allocation, we will not terminate the Lifetime Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [monthly] to meet then applicable investment restrictions.
- c) Once the Auto Reallocation Provision Investment Restriction is imposed, You are required to continue to allocate Your Contract Value according to the Auto Reallocation Provision Investment Restriction.
- d) We reserve the right to allow You to reallocate Your Contract Value according to the Rider Investment Restriction not imposed under the Auto Reallocation Provision Investment Restriction.

At the end of each Valuation Day, if the result of the below formula is [.30] or greater, the Auto Reallocation Provision Investment Restriction will be imposed:

$1 - (X/Y)$ where

X = The Contract Value adjusted for all transactions

Y = The NIB, if Y is zero, we deem the difference between the Contract Value and the NIB to be zero.

- 3. We may change these predetermined asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), target allocation, investment classifications or other investment option(s) from time to time, on or after the rider effective date. Should We make this change any transfers required to reallocate the Contract Value will not be used by Us in determining the number of transfers allowed during a Contract Year.

4. If these Investment Restrictions are violated and not corrected, the Lifetime Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Lifetime Withdrawal Feature was active. The DB only will continue to apply. Upon reinstatement of your Lifetime Withdrawal Feature following a corrected violation of these Investment Restrictions, Your PB will be reset at the lower of the PB prior to the revocation and Contract Value as of the date of the reinstatement. Your NIB will be set equal to the NIB immediately prior to the Lifetime Withdrawal Feature revocation. Your WP will be set equal to the WP prior to the Lifetime Withdrawal Feature revocation; unless, if the revocation has occurred following the [fifth] year from the rider effective date and no Partial Surrenders have been taken or the first withdrawal was taken following the [fifth] year from the rider effective date and if within the reinstatement period You reach a new age band, then the WP will be set equal to the corresponding WP based on the attained age of the Relevant Covered Life. Your LBP will be recalculated based on the Lifetime Withdrawal Feature values as of the date of the reinstatement. We will deduct a prorated rider charge on Your Contract Anniversary following the reinstatement for the time period between the reinstatement date and Your first Contract Anniversary following such reinstatement.
5. We reserve the right to apply Investment Restrictions then in effect in the case of a Covered Life change after [6] months from the rider effective date.

REVOKING THE LIFETIME WITHDRAWAL FEATURE

At anytime following the earlier of spousal continuation or the [fifth] anniversary of the rider effective date, the Contract Owner may elect to revoke the Lifetime Withdrawal Feature of the Rider. The PB, NIB, WP, Threshold, if applicable, and LBP will be reset to zero. Once the Lifetime Withdrawal Feature of this Rider is revoked, it cannot be re-elected by You. We will continue this rider's DB feature only.

We may revoke the Lifetime Withdrawal Feature of this rider as provided under the following provisions of this rider: Spousal Continuation, Covered Life Change, assignment and Investment Restrictions. If We revoke the Lifetime Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Lifetime Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Lifetime Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter. If this rider is revoked under the Spousal Continuation provision, the Rider Charge will not be assessed on the date the rider is revoked.

CONTRACT AGGREGATION

For purposes of determining the PB, NIB, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate contracts, We will change the period over which We measure Surrenders against future LBPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year. We reserve the right to make this benefit available through a company sponsored conversion program.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the LBP may continue under a Life with a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the LBP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Lifetime with a Period Certain option.

RIDER CHARGE

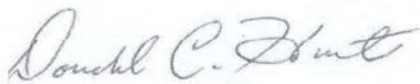
There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the PB and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the PB prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

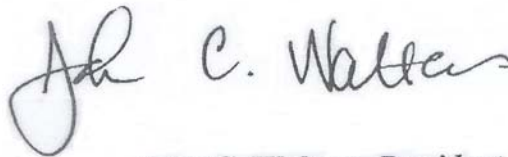
The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Lifetime Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life Insurance Company**

[



Donald C. Hunt, Secretary



John C. Walters, President

]



Hartford Life Insurance Company
200 Hopmeadow Street
Simsbury, CT 06089

THE HARTFORD'S PREMIUM BACK GUARANTEE RIDER

This rider is issued as part of the Contract to which it is attached, and is effective on the date it is issued to You. Except where this rider provides otherwise, it is subject to all of the conditions and limitations of the Contract. This rider provides a Withdrawal Feature and a Guaranteed Minimum Death Benefit (DB).

The Withdrawal Feature of this rider includes a Benefit Amount, Benefit Payment and Withdrawal Percentage. The determination of these values and how they can change are described in the other sections of this rider.

This rider provides a Guaranteed Minimum Death Benefit that replaces the standard death benefit provided in the Contract. The determination of the DB and how it can change are described in the other sections of this rider.

DEFINITIONS

Terms used that are not defined in this rider shall have the same meaning as those in Your Contract.

Guaranteed Minimum Death Benefit (DB). The minimum amount payable upon the death of any Contract Owner or Annuitant. If a death benefit is payable before the Annuity Commencement Date, such benefit will equal the greater of the Contract Value or Premium Payments adjusted for Partial Surrenders as of the date We receive Due Proof of Death.

Benefit Payment (BP). The BP is equal to the Withdrawal Percentage multiplied by the Benefit Amount. This amount is used to determine the change in the BA and DB following a Partial Surrender.

Withdrawal Feature. A series of Benefit Payments payable in each Contract Year until the Benefit Amount is reduced to zero or the death of any Owner or Annuitant.

Partial Surrender. A withdrawal of some, but not all, of the Contract Value which sum may be subject to Contingent Deferred Sales Charges, if applicable.

Benefit Amount (BA). The basis for determining the Benefit Payment and Rider Charge. Your BA is subject to a maximum of \$5,000,000.

Withdrawal Percentage (WP). The WP is the percentage used to determine Your BP; the WP is [5.0%].

I. On the Rider Effective Date:

1. If this rider is effective on the Contract Issue Date:

- a) the BA equals Your initial Premium Payment plus any applicable Payment Enhancements; and
- b) the DB equals Your initial Premium Payment; and
- c) the BP is the WP multiplied by the BA.

2. If this rider is effective after the Contract Issue Date:
 - a) the BA equals the Contract Value on the rider effective date; and
 - b) the DB equals the Contract Value on the rider effective date, less Payment Enhancements, if applicable, received during the last [12] months prior to the rider effective date; and
 - c) the BP is the WP multiplied by the BA.

II. When a Subsequent Premium Payment Is Made:

Our approval is required for any subsequent Premium Payment received after the first [12] months.

Upon receipt of each subsequent Premium Payment:

1. The BA will be increased by the amount of the subsequent Premium Payment and includes any applicable Payment Enhancements; and
2. The DB will be increased by the amount of the subsequent Premium Payment; and
3. The BP, if applicable, will be equal to the greater of:
 - a) The WP multiplied by the greater of the BA or Contract Value immediately after the subsequent Premium Payment is received; or
 - b) The prior BP

III. When a Partial Surrender is made:

The BA and the DB will be adjusted as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the BP, We will:
 - a) Reduce the BA and the DB by the dollar amount of such Partial Surrender(s).
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the BP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, We will:
 - a) Reduce the BA and the DB by the dollar amount of such Partial Surrender(s).
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the BP and the RMD exception above does not apply, We will reduce the BA and the DB by the dollar amount of the Partial Surrender that does not exceed the BP.

For that portion of the Partial Surrender that exceeds the BP, We will reduce the remaining BA and the remaining DB by applying a factor. The factor is as follows:

$1 - (A/(B-C))$ where:

A = The amount of the Partial Surrender(s) during the Contract Year in excess of the BP;

B = Contract Value immediately prior to the Partial Surrender; and

C = The BP, less any prior Partial Surrender(s) during the Contract Year. If C results in a negative number, C becomes zero.

4. For any additional Partial Surrender(s) in a Contract Year, where the sum of all prior Partial Surrender(s) exceed the BP, We will reduce the BA and the DB by applying a factor. The factor is as follows:

1 - (A/B) where:

A = The amount of the Partial Surrender; and

B = Contract Value immediately prior to the Partial Surrender.

The BP will be determined as follows:

1. For cumulative Partial Surrender(s) in a Contract Year that are equal to or less than the BP, the BP will be equal to the BP immediately prior to the Partial Surrender.
2. For cumulative Partial Surrender(s) in a Contract Year that exceed the BP, and all Partial Surrender(s) were paid under Our automatic income program to satisfy the Required Minimum Distribution (RMD) requirements imposed by federal law, the BP will be equal to the BP immediately prior to the Partial Surrender.
3. For any Partial Surrender that first causes the cumulative Partial Surrenders in a Contract Year to exceed the BP and the RMD exception above does not apply, the BP will be equal to the WP multiplied by the greater of the BA or Contract Value immediately after the Partial Surrender.
4. If the BA is equal to zero due to Partial Surrender(s), the BP is equal to zero. Subject to Our approval, subsequent Premium Payments may be made to re-establish the BA and the BP prior to the Annuity Commencement Date.

V. On the Contract Anniversary:

1. the BA will remain unchanged.
2. the DB will remain unchanged.
3. the BP, if applicable, is the greater of:
 - a. the WP, multiplied by the greater of the BA or CV on the Contract Anniversary, or
 - b. the prior BP

SPOUSAL CONTINUATION

In the event that the spousal continuation provision under the Contract is elected, We will increase the Contract Value to the DB value, if greater, as of the date We receive Due Proof of Death. The surviving spouse becomes the new Contract Owner on the effective date of the spousal continuation. The following are the effects of a Covered Life change due to spousal continuation:

1. If the Covered Life is less than age [76] at the time of the continuation, then either (a) or (b) will apply as follows:
 - a) If the rider is not currently available for sale, We will revoke the Withdrawal Feature of this rider. We will continue this rider's DB feature only. The Rider Charge will no longer be assessed.
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the current Rider Charge. The BA and DB will be recalculated to equal the Contract Value on the effective date of the spousal continuation. The BP will be recalculated to equal the Withdrawal Percent multiplied by the new BA on the effective date of the spousal continuation.
2. If the Covered Life is greater than or equal to age [76] on the effective date of the spousal continuation, the rider will terminate. The DB thereafter equals the Contract Value.

OWNERSHIP CHANGE

Any Contract change before the Annuity Commencement Date which causes a change in the ownership will result in the recalculation of the benefits provided under this rider. The following are the effects of a change in ownership:

The rider will terminate if the age of the oldest new Owner(s) after the ownership change is greater than the issue age limitation of the rider in effect at the time of the ownership change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis. The DB thereafter will be the Contract Value.

The below options apply if the age of the oldest new Owner after the ownership change is less than or equal to the issue age limitation of the rider in effect at the time of the ownership change. If the rider is no longer available for sale, We will determine the issue age limitation of the rider on a non-discriminatory basis.

1. Ownership changes within the first [6] months from the Contract Issue Date will not cause a recalculation of the benefits under this Rider.
2. Ownership changes after the first [6] months from the Contract Issue Date will cause a recalculation of the benefits under either (a) or (b):
 - a) If the rider is not currently available for sale, We will revoke the Withdrawal Feature of this rider. We will continue this rider's DB feature only. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the Ownership change. The Rider Charge will be assessed on the revocation date, and will no longer be assessed thereafter; or
 - b) If the rider is currently available for sale, We will continue the existing rider with respect to all rider benefit provisions at the Rider Charge that is currently being assessed for new sales of the rider. The BA will be recalculated to the lesser of the Contract Value or the BA on the effective date of the ownership change. The DB will be recalculated to the lesser of the Contract Value or the DB on the effective date of the ownership change. The BP will be recalculated to equal the WP multiplied by the BA following the ownership change.

MINIMUM AMOUNT RULE

Prior to the Annuity Commencement Date, if on any Contract Anniversary Your Contract Value, due to investment performance, is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your BPs or if on any Valuation Day, as a result of a Partial Surrender, Your Contract Value is reduced below an amount equal to the greater of the Contract minimum rule stated under Your Contract or one of Your BPs, then:

1. You must transfer Your remaining Contract Value to an asset allocation model, investment program, Sub-Account(s), fund of funds Sub-Account(s), or other investment option(s) approved by Us for purposes of the minimum amount rule.
 - a) One of the approved investment options, as described above, must be elected within [10] days from the date the minimum amount was reached.
 - b) If We do not receive Your election within the above stated time frame, You will be deemed to have irrevocably authorized Us to move Your remaining Contract Value into the Money Market Sub-account.
 - c) If You choose not to participate in one of the approved investment options, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be fully terminated.

2. Once the Contract Value is transferred to an approved investment option, the following rules will apply:

- a) You will receive Your then current BP, which will be equal to Your BP at the time Your Contract Value reduces below Our minimum amount rules then in effect, at the frequency of Your choice and acceptable to Us.
- b) Ongoing BP payments will no longer reduce Your Contract Value.
- c) Ongoing BP payments will continue to reduce the remaining BA and DB on Your Contract. At the death of any Owner, Joint Owner or Annuitant, the greater of the Contract Value or the DB will be paid out as a lump sum settlement.
- d) We will no longer accept subsequent Premium Payments.
- e) We will waive the Annual Maintenance Fee and Rider Charge on Your Contract.
- f) Once the BA has been reduced to zero, any Partial Surrender will begin to reduce the remaining Contract Value.

After the transfer of the Contract Value due to the minimum amount rules above, if cumulative Partial Surrenders within a Contract Year are requested in excess of the BP, then We will automatically liquidate Your remaining Contract Value. Any applicable Contingent Deferred Sales Charge will be assessed and the Contract will be terminated.

INVESTMENT RESTRICTIONS

1. We will limit, on the rider effective date, the Sub-Account(s) in which You may allocate Your Contract Value and the amount of Contract Value you may allocate to each Sub-Account(s). We will require that You allocate a minimum of [30%] of Your Contract Value to the Sub-Account(s) identified by Us as Fixed Income Sub-Account(s) and/or the Fixed Accumulation Feature. You may choose to satisfy the described investment restriction by creating Your own custom asset allocation model or You may also choose to invest in any predetermined asset allocation models, investment programs, fund of funds Sub-Account(s), or other investment option(s) approved by Us.

If on any Valuation Day, due to performance of the selected Sub-Accounts, the Contract Value is no longer within the allocation of the selected categories, we will not terminate the Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [quarterly] to meet then applicable investment restrictions.

2. Auto Reallocation Provision

At the end of each Valuation Day, we will compare Your Contract Value and BA. If at the end of any Valuation Day, the Contract Value has decreased [30%] or more below Your BA, we will require You to comply with new investment restriction guidelines referred to as the Auto Reallocation Provision Investment Restriction. The Auto Reallocation Provision Investment Restriction requires that a minimum of [70%] of Your Contract Value be invested in Fixed Income Sub-Account(s) that we declare or classify as such from time to time and/or the Fixed Accumulation Feature, if applicable. To satisfy this restriction, We are irrevocably authorized to automatically reallocate your Contract Value, excluding any Contract Value invested in the Fixed Accumulation Feature, to the target allocation as of the end of the Valuation Day on which the Auto Reallocation Provision is triggered. This authorization and the following investment restrictions will continue to apply so long as the rider is in effect, irrespective of changes in ownership. The target allocation means the reallocation of your Contract Value to comply with a predetermined asset allocation model, investment program, fund of funds Sub-Account(s) or other investment option(s) approved by Us for purposes of the Auto Reallocation Provision as of [the effective date of this rider.]

- a) Following the automatic transfer to the target allocation, You may reallocate Your Contract Value to any Sub-Account(s), asset allocation models, investment programs, fund of funds Sub-Account(s) or other investment option(s) approved by Us under the Auto Reallocation Provision Investment Restriction.
- b) If on any Valuation Day, due to performance of the target allocation or selected Sub-Account(s), the Contract Value is no longer within the allocation of the selected categories and/or target allocation, we will not terminate the Withdrawal Feature of the rider. Instead, Your Contract Value will be re-balanced [monthly] to meet then applicable investment restrictions.
- c) Once the Auto Reallocation Provision Investment Restriction is imposed, You are required to continue to allocate Your Contract Value according to the Auto Reallocation Provision Investment Restriction.
- d) We reserve the right to allow You to reallocate Your Contract Value according to the Rider Investment Restriction not imposed under the Auto Reallocation Provision Investment Restriction.

At the end of each Valuation Day, if the result of the below formula is [.30] or greater, the Auto Reallocation Provision Investment Restriction will be imposed:

1 – (X/Y) where

X = The Contract Value adjusted for all transactions

Y = The Benefit Amount, if Y is zero, we deem the difference between the Contract Value and Your BA to be zero.

- 3. We may change these predetermined asset allocation models, investment programs, Sub-Account(s), fund of funds Sub-Account(s), target allocation, investment classifications or other investment option(s) from time to time, on or after the rider effective date. Should We make this change any transfers required to reallocate the Contract Value will not be used by Us in determining the number of transfers allowed during a Contract Year.
- 4. If these Investment Restrictions are violated and not corrected, the Withdrawal Feature of this rider will be revoked and a Rider Charge will be assessed. The Rider Charge will be prorated for the portion of the Contract Year the Withdrawal Feature was active. The DB only will continue to apply. Upon reinstatement of your Withdrawal Feature following a corrected violation of these Investment Restrictions, Your BA will be reset at the lower of the BA prior to the revocation and Contract Value as of the date of the reinstatement. Your BP will be recalculated based on the Withdrawal Feature values as of the date of the reinstatement. We will deduct a prorated rider charge on Your Contract Anniversary following the reinstatement for the time period between the reinstatement date and Your first Contract Anniversary following such reinstatement.
- 5. We reserve the right to apply Investment Restrictions then in effect in the case of an Ownership change after [6] months from the rider effective date.

REVOKING THE WITHDRAWAL FEATURE

At anytime following the earlier of spousal continuation or the [fifth] anniversary of the rider effective date, the Contract Owner may elect to revoke the Withdrawal Feature of the Rider. The BA, WP and BP will be reset to zero. Once the Withdrawal Feature of this Rider is revoked, it cannot be re-elected by You. We will continue this rider's DB feature only.

We may revoke the Withdrawal Feature of this rider as provided under the following provisions of this rider: Spousal Continuation, Ownership Change, assignment and Investment Restrictions. If We revoke the Withdrawal Feature of this rider, it cannot be re-elected by You. We will continue this rider's DB feature only.

The benefits under this rider cannot be directly or indirectly assigned, pledged or securitized in any way. Any such actions will invalidate this rider.

If the Withdrawal Feature of this rider is revoked as described herein, We will reduce the DB for any Partial Surrender(s) after the date the rider was revoked, in proportion to the reduction in Contract Value due to such Partial Surrender(s).

On the date the Withdrawal Feature of this rider is revoked, a prorated share of the Rider Charge will be assessed, and will no longer be assessed thereafter. If this rider is revoked under the Spousal Continuation provision, the Rider Charge will not be assessed on the date the rider is revoked.

CONTRACT AGGREGATION

For purposes of determining the BA, Premium Payment and DB limits, We reserve the right to treat as one all deferred variable annuity contracts issued by Us where You have elected any optional withdrawal benefit rider. If We elect to aggregate contracts, We will change the period over which We measure Surrenders against future BPs.

POST ISSUE ELECTION

If the rider effective date is after the Contract Issue Date, the period between the rider effective date and Your next Contract Anniversary will constitute a Contract Year.

We reserve the right to make this benefit available through a company sponsored conversion program.

ANNUITY COMMENCEMENT DATE

At the Annuity Commencement Date, the Contract may be annuitized under Our standard annuitization rules or the payment of the BP may continue under a Period Certain option. The duration of the Period Certain is equal to the DB, as defined under this rider, divided by the BP. The Contract Value need not be below Our minimum amount rules at the ACD for the Owner(s) to select the Period Certain option.

RIDER CHARGE


There is an additional charge for this rider. The charge will never exceed a guaranteed maximum rate of [1.50%]. The charge will be assessed on the BA and will be deducted on each Contract Anniversary on a prorated basis from the Sub-Account(s) and the Fixed Account, if the Fixed Account Rider is attached to Your Contract and is operative. If the rider effective date is after the Contract Issue Date, the period between the rider effective date and the next Contract Anniversary will constitute the first Contract Year. The charge for this Contract Year will be prorated based on the number of days between the rider effective date and the next Contract Anniversary.

In the case of a Full Surrender on any date other than the Contract Anniversary, We will deduct a prorated share of the Rider Charge from the amount otherwise payable. The prorated share of the Rider Charge is equal to the Rider Charge percentage multiplied by the BA prior to the Surrender, multiplied by the number of days since the last Contract Anniversary, divided by 365.

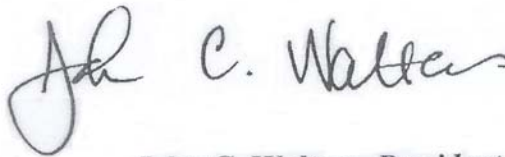
The Rider Charge will no longer be assessed upon attainment of the Annuity Commencement Date, after the date the Withdrawal Feature of this rider is no longer effective or if Your Contract Value declines below Our minimum amount rule. No Rider Charge will be assessed upon the death of a Contract Owner or Annuitant.

Signed for **Hartford Life Insurance Company**

[



Donald C. Hunt, Secretary



John C. Walters, President

]

SERFF Tracking Number: HARL-126037246 State: Arkansas
 Filing Company: Hartford Life Insurance Company State Tracking Number: 41574
 Company Tracking Number: IPD-HL-LPJ-09
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Lifetime Income Portfolio Riders
 Project Name/Number: 2009 Lifetime Income Portfolio Riders/Apps Filing/IPD-HL-LPJ-09

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification Bypass Reason: Not applicable to this filing. Comments:		
	Item Status:	Status Date:
Bypassed - Item: Application Bypass Reason: Not applicable to this filing. Comments:		
	Item Status:	Status Date:
Satisfied - Item: Statements of Variables Comments: Attachments: HL-LPJ-09 STMT OF VARIABLES.pdf HL-LPS-09 STMT OF VARIABLES.pdf HL-PBG-09 STMT OF VARIABLES.pdf		

STATEMENT OF VARIABLES

Hartford Life Insurance Company Lifetime Income Portfolios Rider - Joint Life Form Number: HL-LPJ-09

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[59 ½]	Page 1	This is the earliest age that a Contract Owner is able to withdraw Lifetime Benefit Payments under the rider provisions. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 75.
[4.5%]	Page 2, 3, 4, 5 and 6	This is the percentage used to determine your payment amount prior to the Lifetime Income Eligibility Date. When this rider is initially offered, the percentage will be 4.5% (Joint) of the Payment Base. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[4.5% - 7.5%]	Page 2	These percentages are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. When this rider is initially offered, the percentage will be 4.5% (Joint) of the Payment Base, with a maximum of 7.5% (Joint) based on the youngest Covered Life's attained age. Our company may decide in the future to change the minimum and maximum percentage limits prospectively between 3% and 10%.
[59 ½ - 90+]	Page 2	These age bands, in conjunction with the WP, are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. Our Company may decide in the future to change these age bands prospectively to an age between 55 and 105.
[fifth]	Page 2, 3, and 9	This 5 year waiting period in relation to surrenders and rider revocation may be changed from minimum of zero (no waiting period) to a maximum of 15 years.
[12] Months	Page 2 and 3	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[6] Months	Page 7 and 9	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.

[10] Days	Page 7	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[30%]	Page 8	This is the minimum percentage of investment within Sub-Account(s) identified as Fixed Income as well as the percentage of loss in the Contract Value compared to the Net Investment Base that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[quarterly]	Page 8	This is the frequency in which the client will be re-balanced to satisfy the rider Investment Restrictions. When this rider is initially offered, this frequency will be quarterly Our company may decide in the future to change the frequency prospectively between monthly and annually.
[70%]	Page 8	This is the percentage of the Contract Value that is required to be invested in Fixed Income once the Auto Reallocation Provision is triggered. When this rider is initially offered, this percentage will be 70%. Our company may decide in the future to change the percentage prospectively between 50% and 100%.
[the effective date of this rider]	Page 8	This represents the date that determines which model and its underlying funds will be utilized once the trigger of the Auto Reallocation Provision occurs. Our company may decide in the future to change the date for new issues to determine the model and its underlying funds on the date the Auto Reallocation Provision is triggered. Alternate text: the date the Auto Reallocation Provision is triggered
[.30]	Page 9	This is the percentage of loss in the Contract Value compared to the Net Investment Base that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[monthly]	Page 9	This is the frequency in which the client will be re-balanced to satisfy the rider Investment Restrictions once the Auto Reallocation Provision is triggered. When this rider is initially offered, this frequency will be monthly. Our company may decide in the future to change the frequency prospectively between monthly and annually.
[1.50%]	Page 10	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
SIGNATURES	Page 10	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.

STATEMENT OF VARIABLES

Hartford Life Insurance Company Lifetime Income Portfolios Rider - Single Life Form Number: HL-LPS-09

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[59 ½]	Page 1	This is the earliest age that a Contract Owner is able to withdraw Lifetime Benefit Payments under the rider provisions. Our Company may decide in the future to change this minimum age prospectively to an age between 55 and 75.
[5.0%]	Page 2, 3, 4 and 5	This is the percentage used to determine your payment amount prior to the Lifetime Income Eligibility Date. When this rider is initially offered, the percentage will be 5.0% (Single) of the Payment Base. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[5.0% - 8.0%]	Page 2	These percentages are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. When this rider is initially offered, the percentage will be 5.0% (Single) of the Payment Base, with a maximum of 8.0% (Single) based on the oldest Covered Life's attained age. Our company may decide in the future to change the minimum and maximum percentage limits prospectively between 3% and 10%.
[59 ½ - 90+]	Page 2	These age bands, in conjunction with the WP, are used to determine your Lifetime Benefit Payment after the Lifetime Income Eligibility Date at various times. Our Company may decide in the future to change these age bands prospectively to an age between 55 and 105.
[fifth]	Page 2, 3, and 9	This 5 year waiting period in relation to surrenders and rider revocation may be changed from minimum of zero (no waiting period) to a maximum of 15 years.
[12] Months	Page 2 and 3	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[81]	Page 6	This is the age at which the Spousal Continuation option under the rider can no longer be utilized. 81 is the age at which Spousal Continuation can no longer be utilized when this rider is initially offered but Our company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[6] Months	Page 6 and 9	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide

		in the future to change the number of months prospectively between 3 and 24 months.
[10] Days	Page 7	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[30%]	Page 7 and 8	This is the minimum percentage of investment within Sub-Account(s) identified as Fixed Income as well as the percentage of loss in the Contract Value compared to the Net Investment Base that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[quarterly]	Page 8	This is the frequency in which the client will be re-balanced to satisfy the rider Investment Restrictions. When this rider is initially offered, this frequency will be quarterly Our company may decide in the future to change the frequency prospectively between monthly and annually.
[70%]	Page 8	This is the percentage of the Contract Value that is required to be invested in Fixed Income once the Auto Reallocation Provision is triggered. When this rider is initially offered, this percentage will be 70%. Our company may decide in the future to change the percentage prospectively between 50% and 100%.
[.30]	Page 8	This is the percentage of loss in the Contract Value compared to the Net Investment Base that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[monthly]	Page 8	This is the frequency in which the client will be re-balanced to satisfy the rider Investment Restrictions once the Auto Reallocation Provision is triggered. When this rider is initially offered, this frequency will be monthly. Our company may decide in the future to change the frequency prospectively between monthly and annually.
[the effective date of this rider]	Page 8	This represents the date that determines which model and its underlying funds will be utilized once the trigger of the Auto Reallocation Provision occurs. Our company may decide in the future to change the date for new issues to determine the model and its underlying funds on the date the Auto Reallocation Provision is triggered. Alternate text: the date the Auto Reallocation Provision is triggered
[1.50%]	Page 10	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
SIGNATURES	Page 10	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.

STATEMENT OF VARIABLES

**Hartford Life Insurance Company
Premium Back Guarantee Rider – Non Lifetime Rider
Form Number: HL-PBG-09**

The bracketed items are variable and may be modified on a non-discriminatory basis. The following information describes the usage and possible future modifications to the bracketed variable material of the captioned individual variable annuity rider.

VARIABLE ITEM	PAGE NUMBER	DESCRIPTION
[5.0%]	Page 1	This is the percentage used to determine your payment amount. When this rider is initially offered, the percentage will be 5.0% of the Benefit Amount. Our company may decide in the future to change the percentage limits prospectively between 3% and 10%.
[12] Months	Page 2	This is the number of months used to determine at what point we no longer deduct Payment Enhancements from Premium Payments. We also use this as the number of months used to determine when prior approval is needed for Premium Payments made to contracts with this Rider. When the Rider is initially offered, the number of months will be 12 but Our Company may decide in the future to change the number of months prospectively between 6 and 24 months.
[76]	Page 3	This is the age at which the Spousal Continuation option under the rider can no longer be utilized. 76 is the age at which Spousal Continuation can no longer be utilized when this rider is initially offered but Our company may decide in the future to change this maximum age prospectively to an age between 65 and 105.
[6] Months	Page 4 and 6	This is the number of months used under the Covered Life Change provision of the rider to determine if a recalculation of rider benefits is necessary as a result of a change in Covered Life. When the rider is initially offered, the number of months will be 6 but Our Company may decide in the future to change the number of months prospectively between 3 and 24 months.
[10] Days	Page 4	This is the number of days a Contract Owner has after the Minimum Amount Rule has been triggered to instruct Us on the investment program they have elected to move their remaining Contract Value to. When the rider is initially offered, the number of days will be 10 but Our Company may decide in the future to change the number of days prospectively between 3 and 60.
[30%]	Page 5	This is the minimum percentage of investment within Sub-Account(s) identified as Fixed Income as well as the percentage of loss in the Contract Value compared to the Net Investment Base that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[quarterly]	Page 5	This is the frequency in which the client will be re-balanced to satisfy the rider

		Investment Restrictions. When this rider is initially offered, this frequency will be quarterly. Our company may decide in the future to change the frequency prospectively between monthly and annually.
[70%]	Page 5	This is the percentage of the Contract Value that is required to be invested in Fixed Income once the Auto Reallocation Provision is triggered. When this rider is initially offered, this percentage will be 70%. Our company may decide in the future to change the percentage prospectively between 50% and 100%.
[on the effective date of this rider]	Page 5	This represents the date that determines which model and its underlying funds will be utilized once the trigger of the Auto Reallocation Provision occurs. Our company may decide in the future to change the date for new issues to determine the model and its underlying funds on the date the Auto Reallocation Provision is triggered. Alternate text: the date the Auto Reallocation Provision is triggered
[.30]	Page 6	This is the percentage of loss in the Contract Value compared to the Benefit Amount that will trigger the Auto Reallocation Provision. When this rider is initially offered, this percentage will be 30%. Our company may decide in the future to change the percentage prospectively between 10% and 50%.
[monthly]	Page 6	This is the frequency in which the client will be re-balanced to satisfy the rider Investment Restrictions once the Auto Reallocation Provision is triggered. When this rider is initially offered, this frequency will be monthly. Our company may decide in the future to change the frequency prospectively between monthly and annually.
[fifth]	Page 6	This 5 year waiting period for rider revocation and may be changed from minimum of zero (no waiting period) to a maximum of 15 years.
[1.50%]	Page 7	This is the maximum rate in determining the Rider charge when the rider is initially offered. Our Company may decide in the future to change the rates prospectively between .20% and 1.75%.
SIGNATURES	Page 8	The signatures and titles are those in effect and over time may change. The signatures and titles will be of those officers applicable at the time the Rider is issued.